

Information to identify the case:

Debtor 1	Anthony Sainato	Social Security number or ITIN	xxx-xx-8468
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Ellen M. Sainato	Social Security number or ITIN	xxx-xx-2999
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-34174-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony Sainato

Ellen M. Sainato

3/17/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony Sainato
 Ellen M. Sainato
 Debtors

Case No. 16-34174-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 25

Date Rcvd: Mar 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2017.

db/jdb
 cr Anthony Sainato, Ellen M. Sainato, 212 Rosewood Ter, Linden, NJ 07036-4926
 +U.S. Bank National Association, c/o Zwicker & Associates, P.C., 1105 Laurel Oak Rd.,
 Suite 136, v, NJ 08043-4312
 516559452 +Allied Interstate, 3000 Corporate Exchange Dr, Columbus, OH 43231-7689
 516559453 +Atlantic Health System, Po Box 35611, Newark, NJ 07193-5611
 516559454 +++CAC FINANCIAL, 2601 NW EXPRESSWAY STE 1000E, OKLAHOMA CITY OK 73112-7236
 (address filed with court: Cac Financial, 2601 Nw Expressway, Suite 1000 East,
 Oklahoma City, OK 73112)
 516559455 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 516559458 Client Services, PO Box 1503, Saint Peters, MO 63376-0027
 516559463 Erica Leigh Fields, 395 W Passaic St Ste 205, Rochelle Park, NJ 07662-3016
 516559465 Frunzi & Scarborough, 1151 Broad St Ste 111, Shrewsbury, NJ 07702-4312
 516559466 Greensky, PO Box 29429, Atlanta, GA 30359-0429
 516559467 Michael Risin, MD, PO Box 398, Holmdel, NJ 07733-0398
 516559468 +Rmb, Inc, 409 Bearden Park Circle, Payment Processing, Knoxville, TN 37919-7448
 516559469 +Stark & Stark, 993 Lenox Dr, Lawrenceville, NJ 08648-2389

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 17 2017 23:48:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 17 2017 23:47:56 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516559456 E-mail/Text: kzoepfel@credit-control.com Mar 17 2017 23:48:01 Central Loan Admin,
 425 Phillips Blvd, Ewing, NJ 08618-1430
 516559457 +EDI: CITICORP.COM Mar 17 2017 23:23:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500
 516559459 +EDI: WFNNB.COM Mar 17 2017 23:23:00 Comenity Capital, Po Box 182120,
 Columbus, OH 43218-2120
 516559460 E-mail/Text: csivels@creditcorpsolutionsinc.com Mar 17 2017 23:48:52 Credit Corp Solutions,
 180 W Election Rd Ste 200, Draper, UT 84020-6406
 516559461 EDI: DISCOVER.COM Mar 17 2017 23:23:00 Discover, Po Box 15316, Wilmington, DE 19850
 516559464 +E-mail/Text: fggbanko@fgny.com Mar 17 2017 23:47:23 Forster & Garbus, 7 Banta Place,
 Hackensack, NJ 07601-5604
 516559470 +EDI: RMSC.COM Mar 17 2017 23:23:00 Synco, Po Box 965036, Orlando, FL 32896-5036
 516559471 +EDI: WTRRN BANK.COM Mar 17 2017 23:23:00 Target, Po Box 673, Minneapolis, MN 55440-0673
 516559472 EDI: USBANKARS.COM Mar 17 2017 23:23:00 US Bank, PO Box 130, Hillsboro, OH 45133-0130
 516559474 +EDI: WFFC.COM Mar 17 2017 23:23:00 Wffna, Po Box 94498, Las Vegas, NV 89193-4498
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516559473* +US Bank, Po Box 130, Hillsboro, OH 45133-0130
 516559462 ##+Encore, 400 N Rogers Road, Po Box 3330, Olathe, KS 66063-3330

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 25

Date Rcvd: Mar 17, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2017 at the address(es) listed below:

Benjamin Jamie Ginter on behalf of Joint Debtor Ellen M. Sainato gintr316@aol.com
Benjamin Jamie Ginter on behalf of Creditor U.S. Bank National Association gintr316@aol.com
Benjamin Jamie Ginter on behalf of Debtor Anthony Sainato gintr316@aol.com
Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Peter N. Fish on behalf of Creditor U.S. Bank National Association pfish@zwickerpc.com
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;ncorona@msklaw.net;angiea@msklaw.net
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7